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Published online: 12 Apr 2021.

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Housing and Homelessness in Indigenous Communities of Canada's North

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ABSTRACT

A disproportionate number of Indigenous people are homeless in Canada—a situation that is particularly grave in Canada's North. This study assesses the extent of the current housing and homelessness problem and identifies contributing factors in the Tłįchǫ region of the Northwest Territories (NWT). It concludes that the housing and homelessness issue is severe, with one of the four communities in the region—Behchokǫ̀—being the site with the most persistent and longstanding concerns. It asserts that the territorial government's housing approach in the Tłįchǫ region fails to align with the best practice model employed for Indigenous housing in remote geographies. The study elaborates on how multiple, interrelated factors, such as ongoing impacts of Canada's colonial past and welfare system, sociocultural shifts within the Indigenous community, the constraints of a remote geography, and past and current housing policies, contribute to housing insecurity and homelessness. The study also offers some potential solutions and recommendations to deal with this crucial housing issue.

Introduction

Indigenous people are overrepresented in the homeless population in Canada. Belanger, Awosoga, and Weasel Head (2013) argue that across the country, homelessness among Indigenous peoples is 8 times more prevalent than among all others. Falvo (2019) claims that the problem has worsened over the years, so much so that Indigenous peoples are now about 11 times more likely to be homeless than non-Indigenous people are. In the country's Northern and remote areas, the situation is equally serious, if not more so. Falvo (2011a) and, more recently, the City of Yellowknife (2018) contend that almost all homeless people in the Northwest Territories (NWT), particularly in Yellowknife, are Indigenous. This dire situation in the North[1] reflects the unique challenges that pervade housing and homelessness in that region (Canadian Polar Commission, 2014; Christensen, 2012; Dickens & Platts, 1960; Falvo, 2011a, 2011b; Lazarus, Chettiar, Deering, Nabess, & Shannon, 2011). For example, the housing stock available to Canada's First Nations communities needs major repair, including plumbing and electrical work, and also requires mold elimination (Webster, 2015).

Whereas visible homelessness was largely uncommon in NWT prior to the late 1990s, it has steadily increased since then (Christensen, 2016). Recently, this issue has received considerable local and national media coverage (Mandeville, 2016a, 2016b, 2016c), and the chiefs of the Tłįchǫ Government[2] (TG) have also repeatedly asked the Government of the Northwest Territories (GNWT) to take the necessary steps to resolve the housing issues. To impress upon the GNWT the

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severity of the situation, TG has now recognized the need to document the extent of the issue in a systematic fashion, which is the impetus for this research project. Thus, this study is intended to act as a building block to develop a Tłįchǫ housing and homelessness strategy.

The report entitled *10-Year Plan to End Homelessness* by the City of Yellowknife (2017) also underscored the need for this study. This report found that many of the homeless on the streets of Yellowknife were originally residents of the Tłįchǫ region—specifically, from the Behchokǫ̀ community. It also described the Tłįchǫ communities as having especially pressing and prominent gaps in their housing needs. Furthermore, core housing needs—a compilation of housing adequacy, suitability, and affordability— are not met for 45% of this group. Behchokǫ̀ has the highest core housing need in the entire NWT.

According to the 2016 census (Statistics Canada, 2016), the Tłįchǫ has just over 700 private households, with almost half containing four or more persons. Just about half of the households rent their homes from the GNWT. Many Tłįchǫ households suffer from problems of housing affordability (which is when a household spends more than 30% of its income on shelter), adequacy (housing needs significant repairs), and suitability (not enough bedrooms, leading to overcrowding).

This article aims to examine the housing and homelessness issues in the Tłįchǫ region, which comprises four disparate communities: Behchokǫ̀, Gamètì, Wekweètì, and Whatì. The study objectives were three-fold:

(1) To determine the root causes and the extent of housing and homelessness issues in the region;
(2) To analyze the housing policies of the GNWT; and
(3) To identify best practices and recommend effective strategies or solutions to ameliorate these housing and homelessness issues.

The present work is among the few systematic studies focused on homelessness and housing in First Nations communities in Canada's North. The studies on homelessness among Indigenous peoples in Canada remain largely limited to urban parts of the country. Barring work by a small pool of scholars such as Christensen (2011, 2012, 2013, 2016), Falvo (2011a, 2011b), and a few others, the topic has remained largely unexplored in academic and professional circles. Thus, this article makes novel contributions to the body of knowledge about housing and homelessness in the North.

The research method will be detailed first, followed by an exploration of the context and background of the issues, and of a best practice model. We then present the socioeconomic characteristics and demography of the entire region. This section is followed by a detailed description of the Northwest Territories Housing Corporation (NWTHC)'s housing policies and programs, including an assessment of their effectiveness. Next, the findings section identifies the reasons for housing and homelessness issues in the Tłįchǫ region; we argue that the housing crisis plagues the entire region but is most severe in Behchokǫ̀, with multiple intertwined factors contributing to the crisis: decades of colonialism, long-standing issues with the First Nations governance structure, the territorial government's heavy-handedness, the nonexistent private market, the region's remoteness, and changes within the Indigenous culture, including substance abuse and alcoholism. The study concludes with recommendations for the NWTHC as well as for TG.

Method

Our method employed both quantitative and qualitative data sets. The quantitative data came from several sources:

- The 2016 Canadian census data from Statistics Canada;
- The 2014 community survey data from the NWT Bureau of Statistics;
- Detailed statistics on housing, such as unit types or amounts, their conditions, and those who have benefited from the housing programs or are still waiting for one—all provided by the NWTHC staff.

We then produced descriptive statistics from these various sources, to which we added the NWTHC-prepared customized statistical analyses of the 2014 NWT census data.

The qualitative data complemented the above quantitative sources. These included key-informant interviews, policy and program documents from TG and the NWTHC, and meeting notes from the TG-NWTHC Housing Working Group. Specifically, we conducted interviews with 67 individuals[3] across the region over a 7-month period (July–December 2018). These individuals included the current and former grand chiefs, the chiefs, the senior administrative officers (SAOs), council members, the elders in the communities, and housing managers in each of the four communities. Also interviewed were members of the Local Housing Organization (LHO) and a local civil society organization - The Behchokǫ̀ Friendship Centre in Behchokǫ̀, staff at the Behchokǫ̀ detachment of the Royal Canadian Mounted Police (RCMP) and select TG staff members, the four community governments, the City of Yellowknife, and the NWTHC. We also interviewed several homeless individuals in Behchokǫ̀ and in Yellowknife who are Tłı̨chǫ citizens, half of whom were women. TG provided prepaid cards worth CAD $200 to buy food, groceries, and other daily needs of the homeless participants. The elders who participated in the study were also compensated for their time, through direct payment of CAD $500 from TG. Table 1 shows the participant details.

The coauthor, who is a Tłı̨chǫ citizen and is a part of TG, was key to identifying and providing access to almost all study participants. The interviews varied in length based on the individual's availability and knowledge of the topic, with the average being about an hour. We conducted almost all the interviews in English and in person. When translation services were required, the coauthor acted as the interpreter. A few individuals chose to respond to the study questions in writing. All of the qualitative data were imported into NVivo, a software package useful for deciphering recurring patterns and common themes. Coding and concept formation in NVivo followed the guidelines of Dey (1993) and Neuman (2011).

We visited all four Tłı̨chǫ communities at least once and interviewed our study participants in the community, at their homes or workplaces, or even at the airports while waiting for a flight in or out of the community. We visited Behchokǫ̀ several times because of the community's size and the scale of the issues afflicting the community. All travel supports were provided by TG.

The study is also informed by the discussions at the TG-NWTHC Housing Working Group, which met several times in Yellowknife between May and November 2018. One or both authors attended the Housing Working Group's meetings. The purpose of the Housing Working Group was to bring together key leaders and representatives of the NWTHC and TG, to identify and prioritize issues and to implement actions as needed. The Working Group identified several housing-related issues, such as rental arrears, evictions, repairs and maintenance, and limited availability of housing.

Literature Review: Factors Contributing to Northern Housing Issues

The Canadian urban planning and geography literature covers various aspects of providing affordable housing for Indigenous families living in inner-city areas of Canadian cities (Alaazi et al., 2015; Anderson & Collins, 2014; Deane & Smoke, 2010; Walker, 2003, 2006). However, only a few authors have looked at housing in First Nations communities in remote areas of the country such as the NWT. One such author is Christensen, whose doctoral work (2011) focused on the issue of homelessness in

Table 1. Description of study participants.

Location	No. of participants	Description
Behchokǫ̀	26	The chief (1); SAO (incoming and outgoing) (2); housing managers (incoming/outgoing/acting) (3); TG (1); elders/former grand chiefs (2); RCMP (1); LHO (1); homeless people (8); Tłı̨chǫ Corporation (1); Tłı̨chǫ Friendship Centre staff (2); youths (3); resident/GNWT official (1)
Gamètì	10	The chief (1); SAO (incoming/outgoing/trainee) (3); housing manager (1); local council members (2); elders (2); housing resident (1)
Whatì	7	The chief (1); housing manager (1); SAO (1); elders (4)
Wekweètì	10	The chief (1); SAO (1); housing managers (incoming/outgoing) (2); elders (3); youths (2); TG (1)
Yellowknife	14	Representatives of the TG (3); representatives from the NWT Housing Corporation (4); homeless Tłı̨chǫ citizens (5); the City of Yellowknife (1); elder/TG scholar (1)
Total	67	

Inuvik and Yellowknife. She attributed homelessness there to the complex interactions among a (neo)colonial history, rapid sociocultural change within the Indigenous community, uneven economic development across the NWT, and dependency on the government for housing and income support.

Christensen (2013) argued that Indigenous homelessness across settler-colonial contexts is a multilayered and multiscalar phenomenon. She suggested it occurred because of a collective experience of "disbelonging," resulting from the settler-colonial project. As well, individual experiences of literally "being without secure shelter" exacerbated this. In her later writing, Christensen (2016) attributed the current state of public housing and its inadequacy in the North to the following factors:

- Multiple housing authorities with different and sometimes conflicting mandates;
- Phasing out of government support;
- An escalating crackdown on rental arrears, and increased surveillance of tenants and their guests, resulting in evictions; and
- Public housing as the only source of low-income housing, which is in short supply.

The economic disparities and inadequate employment opportunities in Indigenous communities are fundamental factors of housing insecurity. In broad terms, the increasing poverty and unemployment have affected Indigenous people in Canada's North more than the general population (Abele, Falvo, & Hache, 2010). Owing to insecure employment and economic inequalities, a larger portion of Indigenous people have become persistent users of the shelter system for most of their lives (Falvo, 2011a; Patrick, 2014).

The literature also demonstrates that health inequities, inadequate living conditions (including overcrowding), and addictions such as alcoholism have been significant challenges of Indigenous housing across Canada (Bingham et al., 2019; Falvo, 2011a). The issues related to health and housing are inseparable from colonialism's lasting effects, such as the mental stress and trauma associated with the experience of residential schools and cultural disintegration (Christensen, 2016; Menzies, 2008, 2009). Overcrowding can have serious impacts on health, including the spread of respiratory disease (Webster, 2015). Inadequate housing contributes to countless health issues, mental distresses, and addictions (Christensen, 2016; Isbister-Bear, Hatala, & Sjoblom, 2017).

Like the economic and social problems, conflicting political and policy decisions have been a barrier to fulfilling the core housing needs of Indigenous people. Most housing policies have been unsuccessful because of the adverse effects of mainstream politics and structural obstacles created or upheld by the federal government (Durbin, 2009; Moore, Walker, & Skelton, 2011; Walker, 2008). Also, many social housing approaches and strategies were unable to meet expectations because they neglected the cultural complexities and traditional values of Indigenous communities (Christensen & Andrew, 2016; Peters & Christensen, 2016).

The high cost of building new housing and the use of substandard construction materials have had an impact on housing provision. Before the 1950s, most Indigenous communities in the NWT used local resources such as wood, bones, and stones to build their settlements, making them largely self-sufficient (Christensen, 2016). Building new houses in the North has been an expensive task for the territorial government because of high transportation costs, finding construction materials, and the absence of skilled site labor in Northern territories (Dickens & Platts, 1960; Robson, 1995; Stebbing, 1988). Although the federal government attempted to bring potential residents into the construction process, such strategies failed to achieve the expected outcome. Collings (2005) indicates that most social housing solutions were futile because of residents' low income levels and the inferior quality of the construction materials. Additionally, the substandard designs and construction materials of Indigenous housing programs caused some severe health issues for the residents (Webster, 2015).

Best Practice Framework

This study employs Minnery, Manicaros, and Lindfield's (2000) housing framework on Indigenous housing in remote areas, which encapsulates many of the aspects discussed in the above. Minnery et al.'s work is based on the research of Paris et al. (1993), who described housing as a process rather than merely a product—one consisting of various parts such as dwellings, households, and organizations, as well as the relationships and interactions among these constituent parts. More importantly, it considers the uniqueness of the remote Indigenous areas, where the private sector has no or a minimal role in Indigenous housing and, instead, the national or regional government plays a strong role in housing provision.

Minnery et al.'s (2000) model is not only a conceptual framework but also a checklist describing housing provision in a two-dimensional matrix (see Table 2 for details). The first column includes four stages of housing provision: needs assessment, development and design, implementation, and post construction. The first row presents six components relevant to the process of housing provision. They are funding, skills development and training, technology, organization, cultural factors, and hard and soft infrastructure. To deepen understanding of the model, we take two elements of the model to illustrate its applicability. For instance, the model suggests the practice of local skills development and the use of local skills in housing construction. The best practice for postconstruction infrastructure is the recognition of community ownership and sustainable managing of housing.

The Tłįchǫ Region

The Tłįchǫ region is just north of Great Slave Lake, with a population of 3,176; it covers a landmass of 39,000 km^2, although the population is concentrated in four disparate communities (see Figure 1). These communities are fraught with significantly low education, high income inequities, and relatively few adults who are engaged in the labor force. In 2016, according to Statistics Canada (2016), the unemployment rate[4] was 21%, almost double that of the NWT overall (10.6%). More than half (58%) of the Tłįchǫ citizens did not have a high school diploma, compared with only 24% of residents of the NWT more generally (see Table 3). Just over half (51%) were in the labor force,[5] whereas this number was 74% across the NWT. Just about 22% of all Tłįchǫ citizens were on government assistance,[6] as opposed to only 8.5% across the territory. Interestingly, the median economic family[7] income was over CAD $100,000 annually. This figure is not low and, in fact, is well above the comparable Canadian figure, but it is nevertheless below the median income across the NWT. This reveals that those who have jobs are well paid, but those who do not—a significant number—are perpetually on government income support.

The socioeconomic conditions vary considerably across the four Tłįchǫ communities. For instance, Behchokǫ̀ performs the worst, whereas Wekweètì does slightly better in almost all socioeconomic indicators, such as unemployment, education, labor force participation, and government-provided income support, as explained below.

Behchokǫ̀ is the largest of the four Tłįchǫ communities, with a population of more than 2,000 (2,227 as of 2017) and with 471 dwelling units. It is the closest of the four communities to Yellowknife, the territory's capital, connected by an all-season road. Behchokǫ̀ is overwhelmed with many socioeconomic problems: a high unemployment rate (24%), very low education (58% of residents have no high school diploma), and the fewest adults participating in the labor market (only 48%). Of those who are employed, slightly over half (51%) work for various levels of the government, in areas such as health, social services, and education. A few are employed in natural resource industries like mining. Although the median household income is about CAD $80,000 and the average family income is about CAD $89,000, income inequity is a serious issue. Almost a third of families (29%) earn less than CAD $30,000, whereas 46% earn more than CAD $75,000. Many Behchokǫ̀ residents (24%) are dependent on government income support.

Table 2. Best practice model for remote Indigenous housing provision (after Minnery et al., 2000).

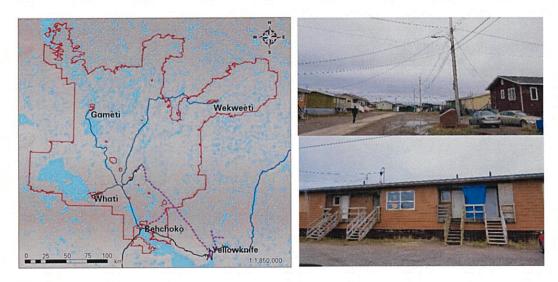|	Funding	Skills	Technology	Organization	Cultural	Infrastructure
Needs assessment	• Adequate resources included in funding • Prioritize investment in terms of needs and not of funding schemes • Benchmark audits	• Skills/capacity building assessed in terms of community's ability to supply and utilize them on a continuing basis	• Appropriate to culture, environment, location, and skills • Considers ongoing maintenance etc. as well as current needs	• Coordination • Avoid overlaps of responsibility • Agency acceptable to community • Communication with community over options	• Clearly identified • Differences recognized	• Audit of needs • Appropriate for area, culture, etc. • Includes skills needed to operate facilities
Design and development	• Technically adequate and addresses priority areas • Included in funding • Leveraging included	• Use of professional expertise • Community skills harnessed	• Innovation • Appropriate to culture and environment • Use of local resources	• Organizational links to both housing and context • Long-term commitment • Good design of agency structure	• Culturally appropriate	• Plans linked to housing
Implementation/ construction	• Flexible funding in a longer-term framework • Adequate performance monitoring • Reinforce leveraging and different sources for different functions	• Local skills development • Use of local skills	• Remoteness considered • Local resources	• Project management • Integration of local expertise	• Cultural time frames • Link to cultural mores	• Phased implementation • Skills development • Issues of remoteness considered
Post construction	• Adequate performance monitoring of rent collection etc. • Life-cycle funding sustainable in terms of operations and management, initially, and then capital funding • Continuing accountability • Long-term sustainability	• Adequate management • Continuing improvement	• Low maintenance • Life-cycle approach • Sustainable environmental and social impacts	• Skills in management • Ongoing training • Payments collectible • Continuing accountability and responsiveness	• Community ownership • Review in light of community values	• Community ownership • Continuing maintenance and management • Sustainable environmental and social impacts

Figure 1. Map of the Tłı̨chǫ region (outlined in red), and photographs of public and private housing (photographs by the author).

Wekweètì is the northernmost community in the Tłı̨chǫ region, situated next to Snare Lake. It is the smallest of the four communities, with a population of just 136 in 2017. Of these, 42% do not have a high school diploma—a better proportion than in the remaining Tłı̨chǫ communities. The current unemployment rate sits at 20%, with 44% of the adult population not in the labor force—among the lowest in the four communities. A good majority of the adults (63%) are employed in the public sector, which provides education, social, and health services. Very few—just two of 109 potentially eligible adults—are on income support. The income of 41% of the families is less than CAD $60,000, whereas the rest (59%) earn more than this amount.

In terms of housing, 43% of the housing stock was built, and is owned, by the NWTHC. The remainder of the private housing was largely built through government programs over the years, although a few homes were constructed by owners themselves using their own construction materials and skills.

In 2016, a core need for housing existed in 44% of households in the Tłı̨chǫ communities. The Canadian Mortgage Housing Corporation (CMHC, n.d.) defines households in "core housing need" as those with affordability, adequacy, and/or suitability issues as well as a total household income below the Core Need Income Threshold (CNIT). Over 35% of homes also required major repairs. This is more often a problem with private homes, which have not been maintained properly or are now of an age that they require significant repairs because of regular wear and tear and the harsh northern climate. According to the NWTHC, the condition of public housing was fairly good (rated at 85 or above, according to their rating system) in 2017 and has improved steadily over the past few years. Also, 20% of households lived in an overcrowded state (meaning more than six people share the same dwelling). Overcrowding is frequently a symptom of core housing need.

NWT Housing Corporation and Housing Programs

As of 2017, the NWTHC operated approximately 2,800 housing units across the NWT, of which 301 are in the Tłı̨chǫ region. The NWTHC spends about CAD $100 million annually on new construction, maintenance, and tenancy, along with various homelessness prevention programs. The total revenues from rentals, unit sales, mortgage payments, and other activities comprise about CAD $123 million. In the Tłı̨chǫ region, the NWTHC spent CAD $235,000 on various

Table 3. Summary of community characteristics (Data source: Statistics Canada, NWTHC, and NWT Bureau of Statistics).

Region	Population (2017)	Public housing units (2018)	Affordable units (2018)	Market units (2018)	Wait list (2018)	Unemployment (2016)	Labor force participation (in 2016)	No high school diploma (in 2016)	Income support as of November 2018; monthly	Core need for housing in 2016	Overcrowding (in 2016)
Tłı̨chǫ	3,176	227	40	34	128	21%	51%	58%	427 (22%)	43%	20%
Communities											
Behchokǫ̀	2,227	175	21	18	110	24%	48%	58%	361 (24%)	44%	28%
Whatì	522	33	10	7	15	16%	53%	66%	52 (24%)	47%	22%
Gamètì	291	17	4	7	3	16%	60%	66%	12 (6%)	49%	20%
Wekweètì	136	2	5	2	0	20%	56%	42%	2 (2%)	18%	12%

housing repairs and maintenance programs and CAD $1.25 million on major retrofits of the housing units in the fiscal year 2018–2019.

The NWTHC offers three types of rental housing: public, affordable, and market. Rents for public housing are geared to income, and range from CAD $70/month to CAD $1,625/month. The designated amount for a given unit is determined by a public housing rent scale, developed from gross household income, in combination with the NWT geographic zone in which the units are located. For instance, a household earning less than CAD $1,667/month living in the Tłįchǫ area pays CAD $75/month, excluding utilities. Tenants are also subsidized for power, paying CAD $0.21 per kWh. The average power usage was 415 kWh per month for a public housing unit, between April 2016 and March 2017. This results in tenants paying another CAD $87/month toward power, on average.

Public housing is administered through 30 LHOs, accountable to the NWTHC, that allocate units, assess rent, collect rents, and provide preventative and maintenance services. In the Tłįchǫ region, Behchokǫ̀, Whatì, and Gamètì have LHOs, but Wekweètì does not. Whatì and Gamètì's LHOs are the most recent additions, but currently function without a board. As of 2017, the NWTHC has approximately 177 market housing units available for market rent to critical non-Indigenous staff working in local schools, Tłįchǫ and community government offices, and other institutions within each community. The NWTHC also offers nine programs to help Northerners with homeownership, repairs, maintenance, and fuel (see Table 4), with two focused in particular on homeownership.

The Homeownership Entry Level Program (HELP) offers affordable housing, through which NWTHC manages 222 units across the territory. HELP is like a rent-to-own program, intended for prospective first-time homebuyers, giving people unable to secure mortgage financing, or unsure of their abilities as homeowners, a chance to assume homeownership responsibilities before purchasing a home. If the tenant living in the public housing unit wishes to purchase their unit within the first 4 years, they can earn an equity contribution of up to CAD $20,000 toward the cost of the home. The applicants, however, must be under the CNIT. This income threshold is based on the household size and the community where the household is located. For instance, the (maximum) income threshold for a two-bedroom household in Behchokǫ̀, based on national occupancy standards, would be CAD $86,100.

Providing Assistance for Territorial Homeownership (PATH) is another program to assist applicants in attaining homeownership. Unlike the HELP program, PATH provides forgivable loans, ranging from CAD $10,000 to CAD $125,000, to households wishing to either build or purchase

Table 4. NWTHC's housing programs.

Programs	Description	Maximum Assistance	Arrears	Land tenure
HELP	Provides opportunities to assume homeownership before purchasing a home	Not applicable	Not allowed	Not applicable
PATH	Provides homeownership assistance to first-time home buyers	CAD $125,000	Not allowed	Yes
CARE Major	Provides support for major repairs	CAD $100,000	Not allowed	Yes
CARE PM	Provides support for annual preventative maintenance	CAD $3,000	Not allowed	Yes
CARE Mobility	Provides support for modifications to aid residents with disabilities	CAD $100,000	Not allowed	Yes
SAFE	Provides support for emergency repairs	CAD $10,000	Allowed	Yes
Seniors' Aging	Provides support to allow seniors to remain in their home	CAD $10,000	Not allowed	Yes
Fuel Tank Replacement Initiative	Provides assistance to cover the costs of replacing aging fuel tanks	CAD $10,000	Not allowed	Yes
TRSP	Provides assistance to market renters paying more than 30% of their gross household income toward rent	CAD $500/month	Not allowed	Not applicable

a home. The program requires, however, that eligible households have sufficient monthly income enabling them to pay no more than 30% of before-tax income on shelter. For instance, the (minimum) income threshold for a two-bedroom household in Behchokǫ̀ (based on national occupancy standards) would be CAD $129,100.

The Contributing Assistance for Repairs and Enhancements (CARE) program is divided into three strands of financial support for maintenance: (1) major repairs up to CAD $100,000; (2) annual preventative maintenance of less than CAD $3,000; and (3) home modifications related to mobility issues, also for up to CAD $100,000. Another program, Securing Assistance for Emergencies (SAFE), provides support for emergency repairs valued at less than CAD $10,000. The Seniors' Aging program provides support to improve the sustainability of a home, limited to CAD $10,000, so that seniors can remain in their homes. The Fuel Tank Replacement Initiative program assists in covering the costs of replacing aging, above-ground fuel tanks, for up to CAD $10,000. The Transitional Rent Supplement Program (TRSP) is meant to provide rent subsidies to market renters who are struggling to pay their rent.

The NWTHC runs Solutions to Educate People (STEP), a program geared toward those who wish to become successful homeowners, which does not provide direct financial assistance like the nine programs described above. Rather, it provides education and counseling assistance to prepare participants for the responsibilities of homeownership. This includes helping the potential homeowners improve their financial skills as well as knowledge of the home purchase process, basic home maintenance, and repairs.

The analysis of the NWTHC data shows that the current approval rate across all programs in the Tłı̨chǫ region was only 54%, as of 2018. Although the approval rate has varied over the years, the general trend is increasing. The programs most often applied for and approved have been CARE PM (preventative maintenance up to CAD $3,000), the Fuel Tank Replacement Initiative, SAFE (emergency repairs), and Seniors' Aging (~CAD $10,000). Unfortunately, only three applicants have received approval for PATH in the past 10 years. Rejection of HELP applicants is similarly quite high over this period, which piqued our curiosity: Why were so many applicants being denied? We found three reasons predominate in these disqualifications:

(1) Applicants carrying any type of arrears (such as LHO, mortgage, tax);
(2) Applicants with no land title/lease; and
(3) Applicants who are over the income threshold.

The first two reasons for rejection are the most common. Further, as of 2018, a large portion of Wekweètì and Whatì are still under community lease, which means no individual land titles or leases are available for this land.

Many of the private homes were built during the 1980s using the government's Homeownership Assistance Program (HAP). HAP was a once-in-a-lifetime proposition for those who could afford to operate and maintain their own home but who did not have access to funds to build or buy it. This program began in 1983 and helped build 1,071 housing units, costing the federal government CAD $75 million, equaling just CAD $70,000 per unit. This equates to about CAD $117,000–CAD $130,000 in today's dollar value. Today, constructing a unit runs between CAD $225,000 and CAD $300,000, depending upon its location in the NWT.

HAP was designed as a 5-year forgivable loan, worth the full value of the building materials package, including delivery, freight, gravel pad construction, and electrical component installation. However, the homeowner had to put their own sweat equity into the construction. A complete material package for a wood-frame house was offered to eligible clients, who were then expected to construct their own homes using blueprints supplied by the NWTHC.

Many residents today reminisce about this program and how helpful it was for them. The homeownership engendered pride and care among the units' occupants. Many of these units, commonly referred to as log houses, still stand and are a common sight throughout the Tłı̨chǫ

communities, despite being near the end of their 50-year life span. Some, however, show signs of being run down because of neglect and their owners' inability to keep up with maintenance.

This program seemed to achieve a lot in a short time, in a very cost-effective way. However, after running for about 8 years, it ended in the 1991–1992 fiscal year. According to the NWTHC, in the latter program years, new applicant profiles began to shift. Many applicants lacked the necessary construction skills to complete their units. Even with additional supervisory and skilled labor assistance, successful completion became a huge challenge. This is a key reason for the ultimate demise of the program.

The NWTHC also offers several programs to reduce homelessness in the NWT, such as the Homelessness Assistance Fund, Shelter Enhancement Fund, Small Community Homelessness Fund, Northern Pathways to Housing Pilot, Housing First Pilot, Rapid Re-housing, and Behchokǫ̀ Housing Stability Program, as well as creating semi-independent units. We elaborate on two programs—the Housing First Pilot and the Behchokǫ̀ Housing Stability Program—because we refer to them in later sections.

The Housing First pilot philosophy is to first provide opportunities for independent rental housing, along with providing wraparound supports to address underlying homelessness factors. The pilot project funds housing-related expenditures, such as rent supplements, damage bank, damage deposits, and utility deposits. At present, its 3-year budget is CAD $450,000, and it is only available in Yellowknife. Housing First has proven to end homelessness rapidly and to provide housing stability, especially for those who suffer from substance abuse (Mental Health Commission of Canada, 2014).

The Behchokǫ̀ Housing Stability Program is a 2-year, place-based pilot program intended to work with the public housing tenants in this location to address their housing challenges. It exemplifies a place-based policy program because it differs from people-based policies; rather, it is oriented to helping the disadvantaged, based on where they live or how closely located they are to each other. Income support or welfare schemes, in contrast, are illustrative of people-based approach.

The program funds a housing support worker, based in Behchokǫ̀, who works directly with the tenants in that community. This housing support worker, hired at the time of the study, provided individualized interventions to support households with precarious housing situations, particularly those living in public housing or beneficiaries of other NWTHC housing programs. The program is designed to support 24 households to achieve various independent living capabilities and to maintain their tenancies. The program is in its infancy, so it is too early yet to judge its success.

While we were conducting the study, the NWTHC embarked on preparing a community housing plan for every community in the territory, intended to facilitate appropriate housing investment in each community. The process involves compiling a list of the community's values and priorities, and then combining them with housing data, statistics, and program information to develop a comprehensive plan for suitable investment in housing.

Housing Situation in Tłıchǫ Communities

This section details the housing situation in the four Tłıchǫ communities. Table 3 summarizes housing types and conditions, as well as the overcrowding in each community. The description highlights that among the communities, Behchokǫ̀ has the worst housing situation with the highest homelessness rate. Whereas homelessness exists in the other communities, it tends to be hidden.

Behchokǫ̀

In Behchokǫ̀, about half (48%) of the housing stock is NWTHC-owned housing, mostly in good to excellent condition, per the NWTHC's own survey, whereas a significant number of private homes (38%) need major repairs. About 10% of the NWTHC housing units are on the HELP program.

Approximately 44% of all households have a core need for housing. Further, the wait list for public housing units is rather long, with 110 families/individuals waitlisted (according to the most recent data from NWTHC). More than a quarter of households (28%) live in an overcrowded state, indicating inadequate housing and an increased risk of spreading infectious diseases, particularly among children.

Only three Behchokǫ̀ families have used PATH between 2006 and 2016 to acquire homeownership. Among the 214 NWTHC-owned housing units, 175 are rental units and 21 affordable units, with the remaining 18 units set aside as market housing, meant mainly for non-Indigenous staff working in various institutions in the community (schools, TG and community government, the RCMP detachment, and so on).

Homelessness is a grave issue in Behchokǫ̀. The statistics collected by the Behchokǫ̀ Friendship Centre (a civil society organization based in Behchokǫ̀) and the City of Yellowknife, show that about 10% of Behchokǫ̀ natives are chronically homeless. Translated into raw numbers, the best estimate is that around 125 individuals in Behchokǫ̀ and about 90 in Yellowknife (who moved from Behchokǫ̀) are homeless. Many of these homeless are young children, women,[8] and families.

Various factors contribute to the current crisis, including an inadequate number of public housing units, private housing in states of disrepair, and no year-round warming shelter[9] and other wraparound supportive services, such as counseling, treatment, and mental health.

Whatì

The housing stock in Whatì has a slightly lower proportion of NWTHC-owned housing (51 out of 128, or 40%). Ten out of 51 NWTHC housing units have availed the HELP program while seven are market units. Some 47% of households do not have their core housing needs met and 22% live in overcrowded conditions, whereas 39% of homes need major repairs. Fifteen families/individuals are on the wait list for a public housing unit. The NWTHC completed a new seniors' nineplex in August 2017, but it has been sitting vacant since then.

The homelessness issue in Whatì is not as dire as it is in Behchokǫ̀. However, some hidden homelessness exists in the form of couch surfers[10] (perhaps 10 or fewer), according to study participants. Unemployment, missing preventative services, and temporary shelters are among the causes of homelessness in this community.

Gamètì

The housing stock in Gamètì consists of 37% NWTHC-owned housing, which is less than that found in Behchokǫ̀ and Whatì. The core housing needs of 49% of households are not being met and 20% of households live in overcrowded conditions, whereas 46% of homes need major repairs (see Table 3). This higher percentage, compared with Behchokǫ̀ and Whatì, could be due to a higher proportion of private housing in this community. The NWTHC operates 28 public housing units, and the wait list for public housing is fairly short, with only three names.

Homelessness is not visible in this community. Those who are homeless stay with their relatives or friends in the community, or they find a way to have a roof over their heads but live in poor-quality private rentals with no power, heat, or running water. According to one participant's estimate, about 20 individuals in the community live in such situations.

Wekweètì

The housing situation seems far better here than in the other three communities. Almost a third of all housing is public, at 30%, with only 18% of the households in core housing need and only 12% living in overcrowded conditions. As well, only 18% of homes need major repairs. The community has nine NWTHC-owned housing units, and the wait list for public housing is nil. One or two individuals or families may be at risk of homelessness, according to one study participant. Another participant,

however, observed that possibly 10 or 15 people in the community have no electricity or food at home, even though they may have a roof over their heads.

Clearly, the housing and homelessness situation varies from one community to another in the Tłı̨chǫ region. The statistics regarding the condition of housing, individuals waitlisted for housing, overcrowding levels, and numbers of homeless people indicate that Behchokǫ̀ performs the worst on all of these scores, followed by (in order) Whatì, Gamètì, and Wekweètì.

Factors Contributing to Housing Issues

Homelessness is a legacy of Canada's colonial past, intimately tied to the ongoing impacts of forced assimilation techniques, such as residential schooling and the Sixties Scoop,[11] intergenerational trauma, and the Canadian welfare system. Homelessness is much more than someone's lack of housing or shelter; it unfolds at a spiritual, social, and material level, and is a manifestation of dispossession, displacement, and disruption of people, family, and community (Christensen, 2011). Our analysis of 67 interviews with elected officials, bureaucrats, elders, and homeless people, and of the data from Statistics Canada, the NWT Bureau of Statistics, and the NWTHC, revealed multiple themes and factors contributing to the current situation of housing instability in the Tłı̨chǫ region.

The following subsections describe several intertwined factors contributing to this phenomenon, such as First Nations governance, cultural shifts within the Indigenous community, conflicting intergenerational views, a nonexistent private housing market, the poor-quality private housing, the government's role, the region's remoteness, and few available social services.

First Nations Governance

The Indian Act caused political changes in First Nations governance, instigating a colonial legacy with long-standing consequences.[12] The act forced First Nations to abandon their traditional governance structures and adopt the foreign system of band governance. According to Fox (2017), the act required the First Nations to fundamentally change their practices: they had to replace their traditional form of accountability with upward ministerial accountability; their disbursement of power with a concentration of powers; their consensus decision-making with majority rule; and, most importantly, their collectivist lifestyle with individualism. Notably, the Tłı̨chǫ land claim and self-government agreement (2005) means bands no longer exist in the Tłı̨chǫ region. Rather, governance at the community and regional level follows the system set out in the Indian Act.

Extended families were the basic political unit of self-governing traditional First Nations. The Royal Commission on Aboriginal Peoples (1996) acknowledged in its report that in most Indigenous nations, political life has always been closely connected with family. Thus, their political organization was often less hierarchical and more egalitarian in nature. Importantly, democracy in a postcolonial setting develops very differently from how it evolves in the construction of a state, where the limits of domestic capacities are linked to cultural concepts about the relationship between a community and the individuals who constitute it. Relevant here is a key operating principle of Western democratic governance—that community members' political participation arises through representative democracy. Contrary to this, First Nations historically conducted themselves through direct democracy and by consensus.

The postcolonial, imposed style of Western governance has divided Indigenous communities along political lines. The concentration of power has led to favoritism in the distribution of housing, a scarce commodity in these First Nations communities (Fox, 2017). One study participant, a homeless person, hinted at this issue:

> I was looking at the list, and there's not one homeless [person] on that list. All people that are...are well-off, you know like, people who go [to] school or working, they're all in there. Took the whole lands department staff in there too. They're not homeless! Why, they get paid for that one too. It's like that for a couple...in our community. It's our own money they are using. They get, from TG, [$]28,000 per individual every year. And us, we only take child support, income support from TG. I wonder where the money goes. That's what I'd like to know.

Another homeless person mentioned the issue of favoritism when asked about the employment situation:

> Every time...like, let's just say, here [at the] Culture Centre they, if they have a feast and they hire anybody, but not anybody...[the] same old person they hire. They get paid CAD $200 a day! Just for feeding people when they are having a feast, yeah. It's always the same old people. They don't look at us as we can do the same thing— what...what they do, but they don't seem to look at us.

Whether the allegations are true or not, the participants, who were suffering from chronic homelessness, hinted at lobbying, favoritism, and possible bureaucratic malfeasance within the First Nations government.

Cultural Shifts in the Indigenous Community

Changing Traditional Families: Welfare Dependency

Indigenous communities themselves have gone through significant cultural shifts, which include their outlook toward the economy, societal values, and traditional practices. One interesting shift is that increasingly more contemporary families are becoming nuclear, unlike traditional Indigenous families. In earlier days, multiple generations lived together, irrespective of age. Nowadays, children who are 19 years old or older prefer to live independently, separate from their parents. This change increases the demand for more housing units.

In the words of a participant:

> You know, traditionally, when I was a young kid, people lived in their homes with their parents. Some of them [for] pretty well all of their lives. Now, with the changes taking place and the people end up being 18, 19 years old...[they] gotta live on their own. That's when homelessness started. There was no homelessness before. When I was a kid, there was no such thing. Everybody lived together. Whether you're 40 years old, you still live with your parents, 'cause you work with your dad, you work with your mom, and people work together, and they shared all the work in the household. And, people owned their own home because they built their own home. They were self-sufficient at the time. And then Housing [Corporation] started, and public housing started and, people started living in public housing...and then people that are old enough, and now they have to move out, and, that's when homelessness started.

The same participant spoke about the housing issue in Behchokǫ̀, which was related to the government asking everyone to move out of Behchokǫ̀ because of poor drainage and soil conditions for building houses, exacerbated by melting permafrost:

> And, the reason [behind the shortage of] housing nowadays is that back in the early or later part of the [19]60s and in the 1970s, they started another community, called Edzo today. You know, they started building houses in Edzo, and because the government wanted people to all move to Edzo originally. And people did.... They moved there, and...they [GNWT] put a freeze on housing in Behchokǫ̀, and they never built houses...and we never did catch up with housing since then,...but, those people that did [move to Edzo]...eventually all [of them] ended up moving back here to Behchokǫ̀.

One participant pointed out that earlier residents used to accommodate each other, including taking in those who were homeless. However, very few extend that helping hand any more,[13] evidencing a loss of trust among community members and in the benefit of mutual help. This cultural shift has been compounded by factors such as extensive addiction and violence, and the related issues accompanying these concerns. The participant summed this up by saying that people now only fend for themselves and do not think about the community.

In the words of another participant:

Well...it could be a friend, a relative, but then they...you know the abuse? Right, they are doing drugs now... addictions for anything to, you know help them get by the day and if you have some of those stuff in your house, they'll be gone, right? Now even I think that it...it ended up being a trust issue. They can no longer trust these friends and families in their houses anymore. So, you know what, they are fending for themselves now. And... those doors that were always once open in the past are now closed. And due to these situations...this housing issue just makes it worse.

The participants also spoke about the dependency afflicting the younger generation because of income support:

We have homelessness because they [younger generation] don't work. Some of them...'cause [of] lack of education...they don't have enough...education to find...you know, a job that they can do.... There are others that just don't wanna work, because they're being spoiled by the income support, you know...that the government has...introduced to this generation [to].

Generational Gap Between Elders and the Younger Generation

We observed that intergenerational community members hold conflicting views about their society and societal values. For instance, whereas Indigenous elders mentioned the land healing program, trapping education, and a canoe tour, the young generation was more concerned about how they can participate in the new wage economy and find jobs that support them. The fragile and fraught relationship between Indigenous elders and youths, as explained below, is a contributing factor to the rise of housing issues in both of these social groups.

The elders, the older spiritual and cultural leaders who provide the only connection to the past—and who are the guiding light for the Indigenous community through their knowledge of traditional ways, teachings, stories, and ceremonies—are now seemingly losing their touch and respect in the community, which they once reliably enjoyed. This may be because many contemporary elders have been shaped by the residential school system, government institutions, and widespread prejudices and discrimination, which have eroded their traditional values, skills, and even language. As a result, some have turned to drinking and gambling, and have fallen prey to all forms of addiction. One youth participant said:

"There are so many negative things that they [the elders] are in. So, why should I respect this person that's out drinking with other youth? Why should I do anything for this person if they can drink? Well, they can certainly do their own."

When asked about the relation between the elders and today's youth, one elder had this to say:

As for [whether] the youth have any respect for elders—no. Because when you talk to them, some of them pretend they're paying attention. But, how can they pay attention if they don't speak or understand Tłıchǫ? ... Some of them don't understand, but some understand [the] Tłıchǫ [language], so if I am talking to a young person, and that young person mumbles back in English...[they] understand, but it shows disrespect to an elder if you're mumbling back...there is no respect for the elder, and that's because nowadays kids don't speak Tłıchǫ.

Indigenous communities thrived throughout history through their strong self-reliance and mutual support—spiritually, socially, and economically. Intergenerational support was also a pillar of community strength. Youngsters helped elders and took care of seniors in various ways, whereas elders passed on traditional wisdom, values, and language to the community's young members. Nowadays, the interactions between elders and the youth seem to have become more transactional. The community that thrived through helping each other selflessly, including taking care of seniors and providing housing for those who lost their homes, has acquired capitalist tendencies, meaning the youngsters expect to be compensated for the help they render. One participant elaborated on the erosion of respect for elders and how the two generations are moving apart from each other:

The way you used to do it back then was, you sat down with an elder, and you learned the language... and because of that, a lot of respect has been lost between elders and youth.... Before, youth would be

the backbone of elders, I would say. Like, they help them. They went to their house if they needed wood. They grabbed them snow water if they needed it, and now it's so hard to ask a young person to go through this stuff without them asking for some sort of compensation. And it's not only that I would say [this]. Many of our prominent elders have passed on, and the ones that are left are suffering through addictions, through other things that they can't, you know, deal with. And because of that, many youths don't see them as people whom you should respect.

One elder mentioned today's youths' distorted attitude toward life and their nonchalant attitude toward parental advice, which is leading to homelessness:

They don't listen to their parents, or the parents just let it go. So…there's a few of them, I know that. They can't get a house. They don't work. …. You know, they drink, they don't listen to their parents…they do what they want their own way. That's why the parents kicked them out. That's why they're homeless. They could work, but…I don't know; there are no jobs. How could they work?

This individual thought parents of the homeless youths deserved equal blame for today's homelessness situation. For him, the absence of parental guidance and moving away from the traditional practice of living off the land were key causes in the current homelessness situation:

They don't take kids out on the land, you know…hunting, trapping, fishing…they don't do that. There's good money outta that if you want…if you're broke, you go out on the land, you get some money. If you are hungry, you go on the land, you eat.…. [The land is] our fridge there, our bank, you know…. If I'm broke, I'd had no money, I'd set my trap. There's my money. I'd take my money for the bank. If I'm hungry, I'd just kill something, I'd open my fridge…I'd eat.

Along the same lines, another elder said:

There are a lotta young people, you know…they are of [an] age who prefer to live off income support, and they just don't want to work because they already [have a] guaranteed income, and as for other young people, they just don't have it…the incentive to get a job.

When asked about a solution to the issues, she added the following comment:

You could do counseling or healing programs in the community, and to deal with any healing or grieving… stuff like that in the community [is] going on, and another thing to that…you know, with everything that has…been going on about income support and stuff like that. … Maybe…they do the trip around the lake every year.

Working with the Bloodfoot tribe in southern Alberta, Fox (2004) also elicits the different worldviews, priorities, and lifestyle between the two groups. However, she finds that the youths still hold elders in high esteem and are willing to learn the language and tradition from them. The eagerness to explore different ways to interact with each other was particularly notable.

Concomitantly, we witnessed a few examples of such interactions and community mobilization in the Tłı̨chǫ region. The cultural camp in Wekweètì and the community gardens in Gamètì are such examples, demonstrating what communities can do themselves through unity and camaraderie, without much government assistance. The building of the cultural camp in Wekweètì showcases their construction and carpentry skills; it also demonstrates that local people can build their own homes and manage the intricacy of home-building. The community garden in Gamètì is one of the biggest in the NWT, about the size of half a football field. Lettuce, sunflowers, potatoes, chives, and other vegetables grow in the garden, and chickens and goats are raised there as well. It not only provides food but also boosts morale and engages local community members.

Substance Abuse, Alcoholism, and Mental Health

Many study participants mentioned addiction as a primary reason for individuals and families being unable to either access housing or afford to remain in housing. Many admitted to their own addictions, which eventually rendered them homeless.

One participant said:

> Addiction and drinking and all that—that has a thing to do with it [homelessness]. Because that's like, taking over most of their life…. I'm living under income support, yeah. And I don't owe anything with the housing arrears. I paid off everything before I had a unit. Still, I got evicted because of my drinking, and they took my daughter.

Employment is the key to accessing housing and stay in it. Mining jobs are available in the Tłįchǫ region, but almost all mining jobs require drug and alcohol testing. Any substance and alcohol abuse, if detected, is grounds to deny employment. A few participants alluded to addiction as one important reason many are not hired for the mining jobs, despite their availability.

Related to this, one participant pointed to intergenerational drug or alcohol addiction and dysfunctional families as another reason for homelessness.

> I guess our past got the good of us…because…we were abused, left alone when we were children, and we had to fend for ourselves. So, I remember when I was a kid…I had to push a table…to [a] stool just to cook something. So, I had to push my brother up, cause' he couldn't get up to the stove…. We made a porridge, and we ate it 'cause our parents abandoned us. And, 'cause they were drinking too much, I guess.

A few participants mentioned alcoholism on a scale where many individuals with no access to liquor would drink Lysol, hairspray, or anything else they could find with alcohol content. One participant had this to say about this behavior:

> They're drinking all the garbage you know? No wonder my uncle died. He died of drinking hairspray. Why don't they [TG] open a liquor store in Behchokǫ̀? They got some government! Instead of arguing over nothing, [they] can probably make more money. Instead of killing your own people!

In the territory, according to the NWT Bureau of Statistics (2014), among those who consume alcohol, 72% are heavy drinkers,[14] most are between 25 and 44 years old, and those with less education consume the most. The Indigenous people who consume alcohol regularly (57%) include a higher proportion of heavy drinkers, at 83%. This figure can be compared with the overall higher proportion of non-Indigenous people in the North who consume alcohol (73%) but who would not be described as heavy drinkers. Across the whole Tłįchǫ region, 70% of the Indigenous population are heavy alcohol drinkers, with the highest alcohol addiction in Behchokǫ̀ and Wekweètì, at 72% and 87%, respectively.

Mental health issues were also highlighted as a reason for homelessness. One participant said:

> What is contributing to homelessness, I think it's the combination of addictions, mental health, but that obviously has its roots also. I don't think I have the legs to talk about that, but, definitely, mental health and addictions. These issues are the indicators that are causing eviction and the immediate homelessness.

The NWT Bureau Statistics (2014) survey shows that 52% of Indigenous people in the NWT stated their self-perceived mental health is not good. Among non-Indigenous people, this figure is only 28%.

Participants emphasized the need for sobering centers, addiction counseling services, and a women's shelter. Currently, the communities do not have any emergency, transition, or women's shelters, and the need is particularly acute in Behchokǫ̀. Additionally, a warming shelter opened in March 2018 in Behchokǫ̀, under the local RCMP leadership, but it operates only during winter months, for 12 hours per night, for a limited number of occupants. Participants mentioned using the local RCMP detachment drunk tank instead, as an emergency shelter; it is the only place available that provides a warm place to sleep for people who engage, often intentionally, in public drunkenness.

Private Housing Market and Homeownership

Nonexistent Private Housing Market

Throughout the NWT, the private sector generally has limited involvement in building housing. Also, a private housing market—consisting of a willing buyer and a willing seller—is virtually nonexistent in the Tłı̨chǫ region. People do not view housing as an investment or commodity, or indeed as having any economic value in the same way as it is viewed elsewhere. It is not seen as something that appreciates in value, or will provide something of value, over time. Because this housing develops little or no equity, bank mortgages or loans are not available, or if available may come with several conditions; for instance, banks may require 10% or more as a down payment.

One participant commented:

> One of the issues here is that there's not a lot of private housing for sale.... If I were to build a house, get The Tłı̨chǫ Construction to build a 2,000 square foot house at CAD $200 a square foot, [that] is CAD $400,000. So, I'd go ahead and...build this...for a client. He pays on it for 10 years, and he tries just to sell it. The market doesn't sustain itself here like it would in Yellowknife. There's only so many people out there that can afford that type of house. So, the banks don't like you borrowing CAD $400,000 for a house that's only going to be worth CAD $240,000, right?.... The only way to make this work is subsidizing and unfortunately, that's the nature of the beast you have here. This is not Yellowknife, where the market keeps appreciating every year.

Along similar lines, another participant said:

> There's very little private investment here in the housing market. I think that's one of the problems that I see.... There is no private market for housing here. If we were living in Yellowknife, people buy and sell houses every day.... That does not exist in the North Slave region or in the Tłı̨chǫ region. One or two homes sell here a year. So, there's virtually no private investment here at all. I was financially able to build a house at one stage. And, my issue with it was it would cost me perhaps CAD $300–400,000 to build a house. And at the end of it, its commercial value would maybe be 100 grand. So, if I was to put out my own money, and go get a mortgage from the bank, by the time my construction is finished, my house would be worth way less [than] what I put into it. So, you don't see people, even people who have jobs and people who work at the mine and people who have money, going out to the bank and financing houses.

Poor-Quality Private Housing

Participants cited examples of their run-down property, with carpet beetle infestations, mold, and poor heating. As recently as September 2018, some have even burned down, causing deaths (Blake, 2018). Interestingly, many homeless individuals who participated in the study had their own property. However, once their parents passed away, they could not afford its upkeep, or if a disaster such as fire struck, it became uninhabitable, rendering them homeless. The data bear out the housing conditions (for instance, 35% of housing requires major repairs), as do our multiple visits to the communities. Indeed, the private housing is in a dire condition of disrepair—as noted, some properties have burned to the ground whereas others are plagued with mold or infested with cockroaches, bugs, or beetles.

A participant who owns a property in complete disrepair said:

> We lived in public housing for about 6 years since my mom's house was fire damaged and, we are living there ever since, and then...my mom passed away [2 years ago]. It was an elder's unit for housing here in Behchokǫ̀. And there's no [or] not enough housing for single people, so there's people ahead of you like, 100 people ahead of you. And you gotta wait until the unit opens.

Another homeless person described her ordeal, caused by family dysfunctionality, sick parents, and a house fire, eventually leading to her become homeless:

> My dad moved out on us [and] my mom moved out on us while we were young, and my dad got sick. So, he wanted us to stay with my aunty. So, that house was locked, and then my sister had a home, but she got kicked out too. So, we moved back to my dad's...well, my dad passed away. We break-and-entered. We just stayed there. I stayed there when I came back from Fort Smith...I was staying there and then my boyfriend and I, we took off to the bush for the weekend, and then we came back Monday to see my best house caught on fire. So that's why I am just standing here.

One study participant with children and in a common-law relationship described their living conditions in a private rental in these terms:

> "Before I moved here, we're living in the outhouse with one bedroom…no furnace, no running water, [no heating or electricity]…for 6 years, you know…I didn't get any receipt for the rent…because we're paying under the table."

She said she knew at least two other families with similar living conditions. She was thankful to the NWTHC for getting her a public housing unit, which is where she currently lived, but had hoped for a bigger unit. She would like to be part of a rent-to-own program like HELP.

High Cost of Utilities

A few study participants living in private homes complained that the high cost of power is prohibitive, making housing largely unaffordable. At 35¢ per kWh,[15] assuming an average monthly use of 415 kWh, a household has to pay as much as CAD $145 per month. Nonpayment of a power bill results in the power company terminating its services. Our participants mentioned living in their own homes, but without any heat or power for a long time or sometimes indefinitely. To keep themselves warm, many in such situations resort to burning wood or whatever they can lay their hands on, without taking adequate precautions, resulting in multiple incidents of homes catching fire. The high utility cost was a factor in the house fire cited by a study participant in the previous section.

As a potential solution, TG partnered with Arctic Energy Alliance, a local civil society organization dedicated to energy conservation, to develop an energy-efficient woodstove as a cheap way of heating homes. These efficient, cheap woodstoves were then distributed across the Tłı̨chǫ region. The project not only brought electricity bills down for many households but also created seasonal employment for people who harvested firewood for the woodstoves.

The Role of the Government

Housing Policies and Programs

Government policies often taken a one-size-fits-all approach to whatever issue they target. However, in the North, such a blanket strategy can carry negative consequences, both intended and unintended, given the unique constellation of peoples, cultures, geography, and climate in the region, as well as the historical colonial strategy of domination and assimilation. The past policies deployed in the North powerfully affected the Indigenous peoples, yielding disastrous results and profoundly changing the community. For instance, Government policies have enabled the provision of public housing to these Indigenous people, but also made them eligible for government income support when they turn 19. Scholars such as Christensen (2011) and others, as well as several study participants, have argued that these provisions largely created institutionalization and dependency on government handouts.

Two-Week Stay Policy

An interesting effect of the NWTHC policy is that an Indigenous person living in public housing is often reluctant to offer another community member who is in need either temporary shelter or the opportunity to live with them. This is largely because the government policy determines rent based on the incomes of all household members (that is, all those living under one roof). Therefore, some inhabitants are logically afraid that by aiding another person in this way they might be required to pay higher rent.

This 2-week stay policy allows an adult who is not on the lease to stay with their family or friend living in a public housing unit for no more than 2 weeks. The rationale behind this policy is that it protects many—especially single mothers or elders—in situations where a disruptive family member will not leave or has refused to contribute financially. Another reason for the policy is to ensure no one with arrears or an otherwise poor record with the NWTHC is staying in a public housing unit. However, the unintended consequence of enforcing a 2-week limit is that it can make an individual homeless almost immediately.

Lack of Housing for Single Adults

Single adults are hit particularly hard by the few affordable public housing units available for singles; this results in many singles being left homeless. One study participant explained this housing absence as being intertwined with unfair prioritization and the effects of arrears:

> [If] housing is available like, for single units, they [Housing Authority] should have first priority, uh. . .for homeless people, right? They always give housing to the people that are well-off, have jobs,. . .going to school, have kids. . . [they]. . .always get first priority. [They] supersede. . .homeless people. That's why. . .there's more every year. . .. They ask you, "Did you. . .do you owe arrears?" And if you owe arrears, then they kick you out and they kick you to the bottom of the list again. And you have to go way back up and it takes years.

NWTHC responded to the community need by building several one-bedroom units, although this additional provision remains insufficient to fulfill the needs of the single adults who are either homeless or badly in need of housing. NWTHC has built housing based on strict numbers of bedrooms or age groups (for seniors or elders in the community), but this approach has also failed to make much difference. For instance, the nineplex for elders in Whatì is still empty. On the other hand, some families looking for public housing complained that many available units are bachelor's units, and thus NWTHC would not allot these to them.

Arrears and Evictions

Our analysis of the NWTHC data—both the criteria for the various housing programs and the reasons for Indigenous applicants' rejections in these programs—shows that a significant proportion of individuals carry arrears or lack land titles or leases. PATH exemplifies one such program that has not been used, although it is meant for families to develop homeownership. The nonpayment of rent or mortgage affects the NWTHC's ability to deliver its programs (NWTHC, 2014). The NWTHC argues that it would be hard pressed to offer housing repairs, maintenance, and other forms of assistance without generating sufficient revenues from rents and mortgages.

Evictions are another problem raised by study interviewees. According to NWTHC, evictions were previously enforced more stringently, but this slowed down over 2017. A NWTHC staff member shared their opinion about this situation:

> We try to really work and we won't evict anybody unless the minister gives us a go ahead, but now to evict is quite a process. . .. We really try to help them and give them what I call five last-chance agreements because we always bend over, and they [tenants] can pay 25 bucks a month towards their arrear[s]. . .that's all they have to pay, or 50 dollars. . .whatever it is.

Behchokǫ̀ faced the most evictions in 2016, and its community members had the highest amount in accumulated mortgage arrears. In 2013, both Behchokǫ̀ and Whatì had the most incidents of tenants' arrears. These two sites were also listed in the inventory of communities with markedly lower rent and mortgage payments. Since then, however, the eviction numbers have gone down. This is partly because of TG's public engagement exercise. According to NWTHC documents, TG reached out to its citizens through public service announcements on the radio about the importance of paying rent and catching up on past rent. As a result, several tenants came forward and entered repayment plans offered by the NWTHC. TG's involvement in increasing public awareness about the issue and the availability of the NWTHC program helped to significantly raise collection rates in the past 3 years, from 84% to 132% in 2015–2016. (This >100% figure indicates that tenants are paying their monthly assessed rent as well as past arrears.) This development effectively demonstrates the positive outcomes that can result when regional governments coordinate their efforts.

This, however, has since led to new friction between the NWTHC and TG regarding how and where all the collected amounts should be spent. TG insists they be allocated to Behchokǫ̀ and other TG communities for repairs, retrofits, or builds to new housing units. NWTHC has committed more than CAD $1 million to retrofit the existing housing stock in the TG communities, but this amount is far less than what they have collected through arrears over the past few years.

Vacant Housing Units

A few participants complained about vacant public housing units in their communities and questioned why they could not be rented out to those in need, rather than leaving them vacant. Although this is a perception in the community, the data from NWTHC paint a slightly different picture. As of 2017, 187 units (out of 2,800) across the territory were vacant, amounting to 7.7% of all units across the NWT. Of these, 136 were under repair, whereas 51 units were being allocated. So, essentially, the vacancy rate was 2.1%. In Behchokǫ̀, 10 of 214 units (i.e., 5%) were vacant and under repair. In Whatì, as of 2018, 14 of 51 units were vacant, but of those, 12 were repaired and were ready for occupancy. In Gamètì, three of 29 units were vacant, of which one was ready for occupancy. In Wekweètì, one of nine units was vacant because it required repairs. The NWTHC staff supported and expanded on this data, adding that no "vacant" units existed. They admitted that whereas a few units were vacant, in fact, this was due to damage caused by tenants or wild animals, or other factors. These units could not be rented until they were repaired and brought back to habitable conditions. The vacancy situation was much worse in Behchokǫ̀, where more tenant damage occurred.

Income Eligibility

A few participants mentioned another aspect of housing policy that contributes to homelessness: housing is available to people of all incomes. According to them, some public housing units, already in short supply, were tied up by those earning high incomes. One participant commented:

> The diamond mines converted [Indigenous people] from bush life, or bush activities on land activities—hunting, trapping, and that—to become miners. And all of a sudden, they are making big bucks. Not all, but most of them. And those were the perfect clients to get homeownership programs. Perfect. You could've got them out of public housing like, a long time ago. Twenty years ago. And along the way these people have been working, could have owned their own houses by now. But once again, like the policy states, you have to be a middle-income earner [so, they remained in public housing]. So, it didn't really benefit anybody. And that design, we've been trying to say, it's got to be changed. Now imagine this, if those people were ineligible, you probably would've had lots of work in the community, building houses, and that those would have moved those people out of public housing. And you would have had people being accommodated in the [public housing]. I think we wouldn't have ever had homelessness, right?

To ascertain the validity of this claim, we obtained a data set from NWTHC in which incomes were cross-tabulated with types of housing in each Tłı̨chǫ community, drawn from the NWT 2014 survey. It showed households in all three middle- and high-income groupings in these communities: CAD $80,000–$100,000, $100,000–$125,000, and $125,000+. However, the numbers are small (<10) and therefore are suppressed for confidentiality reasons. Wekweètì has only two public housing units (excluding affordable and market units), whereas Gamètì has 17. If we assume an average of five households from each income category, for Behchokǫ̀ and Whatì, up to 30 of 227 public housing units could be occupied by those who are earning CAD $80 K or more. Although this number may appear small, it represents over 10% of all the units and is indeed significant—especially where (dis)possession of every unit is precious and the wait lists for access to them is long.

Costly Maintenance

NWTHC repeatedly mentioned the expense it incurs in dealing with repairs and maintenance of housing units. It argues that if it could reduce the repair costs, it could put those funds toward purchasing or building new housing units. One reason for high maintenance costs is NWTHC's reliance on its journeyman workers located in Yellowknife, who have to fly into far-flung communities of the NWT to attend to repairs, however minor or major they may be. This results in unnecessary delays (and frustration on the renter's part), and means that NWTHC incurs high repair costs.

The TG-NWTHC Housing Working Group explored this issue at length. The group members discussed numerous alternatives, such as potentially engaging local handypeople to attend to such needs; whereas they may not be certified to do the work, they could help expedite the process and might offer a cheaper and less time-consuming option. They also explored other alternatives, such as making journeyman exams more accessible to Indigenous people or engaging the local handyperson to do the repairs subject to the NWTHC journeyman later confirming the quality of work performed. Unfortunately, the Working Group could not reach a solution agreeable to both TG and the NWTHC, primarily because of the liability issues involved.

Lack of Coordination

The Tłı̨chǫ region is governed by four levels of government: the federal government, TG, the GNWT, and community governments. Barring TG, every other government level is directly or indirectly involved in housing provision, for a mere 3,000+ people. These multiple government levels create jobs for people in regions where the private sector is almost nonexistent—an apparent benefit. Crucially, however, insufficient coordination exists among these four levels when it comes to housing, adding significant woes to the housing situation because of bureaucracy and poor communication from government officials to the general population. Thus, many residents do not learn of the various available housing programs.

We also observed that Tłı̨chǫ residents do not clearly understand the roles and responsibilities of the different governmental levels. Many from the local community approached their chief regarding housing, who often informed them that neither the community government nor the TG was responsible for housing. One participant mentioned how the introduction of the community government added further confusion about which office has what responsibility. The four community governments[16] in the Tłı̨chǫ territory were created in 2005 with the passage of the Tłı̨chǫ Community Government Act 2004. He said this about the concern:

> So...back in those days, we had our own leadership called Chief and Council, but the government said that this municipal government is there to run the community, not to run the nation. You know, that kinda thing, so the people have adapted to that. We have [had] a territorial government for over 40 years...people still don't know anything about that, never mind expecting them to have learned everything about what the Tłı̨chǫ government is doing. So, that's why they say the government doesn't do anything for us. Territorial government is stranded. They're like a welfare government.

The government also does not coordinate well with local civil society organizations, such as the Behchokǫ̀ Friendship Centre. Other organizations such as Habitat for Humanity, the Salvation Army, Inuvik Ingamo Hall Friendship Centre, Inuvik Homeless Shelter, and the Inuvik Youth Centre, which operate in NWT, are also kept at bay in housing provision. In late 2018, NWTHC began to engage the Rae-Edzo Friendship Centre to help in operating a homeless or transition shelter.

Remoteness of the Region

The communities in the NWT have been rife with spatial isolation and economic disparities, which are reflected in income and housing conditions (Christensen, 2011). A good example of this unevenness is found in the Tłı̨chǫ region itself. Three of the four communities are not connected to the highway system and are accessible only by air or winter ice road. Only Behchokǫ̀ is currently accessible by all-season road, although construction of an all-season road to Whatì was approved in 2017.

Infrastructure, such as roadways, is a key element in economic development because it brings down the costs of goods and services, increases access to health and social services, and generates the potential for more sustainable community participation in the economy. Some argue, however, that with prosperity come social ills and greater substance abuse (Mackenzie Valley Review Board,

2018). The Review Board's report (2018) warns of the adverse impact the road will have on Whatì residents' well-being, linked especially to potential increases in harmful behaviors associated with greater access to drugs and alcohol, as well as more traffic accidents and loss of habitat.

As settlements in the NWT were not formed around a sustainable wage economy, a critical shortage of regular paid employment opportunities is the norm in most Northern settlements (Bone, 2003; Christensen, 2011; Collings, 2005). Employment opportunities concentrate in certain regions, typical of the territorial economy that relies heavily on nonrenewable resource development. This phenomenon is evident even within the Tłı̨chǫ region. Diamond and gold mines near Wekweètì, a gold mine near Gamètì, and a uranium mine (and the potential for a new cobalt/gold/bismuth/copper mine) near Whatì have generated employment opportunities for these communities' residents. These employment opportunities are reflected in slightly better housing conditions in these communities. Although several mines operate within the Tłı̨chǫ region, none is close to Behchokǫ̀.

Discussion

Clearly, myriad factors contribute to the current housing crisis afflicting remote Indigenous communities, such as the Tłı̨chǫ region. They range from long-standing issues with the First Nations governance structure to the government's heavy-handed role in providing housing, changes within the Indigenous culture, a nonexistent private market or homeownership, discriminatory and onerous housing policies, and the region's remote location.

A few study participants indicated that the roots of the current housing crisis go much deeper. They referred to food (in)security and changes to the nomadic life—forced upon them first by colonial powers and later by the Government of Canada—as critical triggers for the crisis. These problems began with the fur trade between the Indigenous peoples and the settlers, lasting for more than 400 years. However, in the early 1800s, the intense competition among multiple fur trading companies, including the Hudson's Bay Company, resulted in overtrapping; this, in turn, led to serious depletion of furred wildlife, followed by restrictions[17] imposed on hunting and trapping in the early 1900s. This caused dramatic shifts in Indigenous people's way of life: they moved from their subsistence lifestyle, based on hunting and trapping, to settling in one place and relying on resources in their immediate vicinity.

Viewing the Tłı̨chǫ housing situation through the lens of Minnery et al.'s (2000) framework, we observe that very few best practice elements apply in the housing production process there. The highlighted parts of Table 5 are the only few being practised. More specifically, as a part of the needs assessment, the NWTHC audits housing needs. However, it does not appear to consider or support assessing, using, or developing the community's ability or capacity to build or operate housing facilities independently.

The second housing phase—design and development—seems bereft of culturally appropriate designs, as the housing units employ a standardized design model. The NWTHC, however, has been sensitive to the changing needs within the communities. For instance, in 2018, it added more single-occupancy units to the inventory to accommodate the increasing number of homeless individuals who are ineligible for multiple-bedroom housing units. New housing meant specifically for seniors and elders has also been built. However, many of these units have remained unoccupied, as seniors and elders living with their children and grandchildren declined to move from their current living arrangement. Community housing planning is underway to better assess the community needs.

The implementation or construction phase of housing considers the remote locations where the need is most severe. However, several best practice elements, such as local resources, skills, or expertise, are grossly missing. This approach costs the NWTHC a great deal, by not accessing a tremendous amount of local skill and talent available within the community. The postconstruction phase also suffers serious deficits on multiple fronts: low maintenance of the units, poor

Table 5. Bold elements of Minnery et al.'s (2000) model employed in the Tłı̨chǫ region.

	Funding	Skills	Technology	Organization	Cultural	Infrastructure
Needs assessment	• Adequate resources included in funding • **Prioritize investment in terms of needs and not funding schemes** • Benchmark audits	• Skills/capacity building assessed in terms of community's ability to supply and utilize them on a continuing basis	• Appropriate to culture, environment, location, and skills • Considers ongoing maintenance etc. as well as current needs	• Coordination • Avoid overlaps of responsibility • Agency acceptable to community • Communication with community over options	• Clearly identified • Differences recognized	• **Audit of needs** • Appropriate for area, culture, etc. • Includes skills needed to operate facilities
Design and development	• Technically adequate and addresses priority areas • Included in funding • Leveraging included	• Use of professional expertise • Community skills harnessed	• Innovation • Appropriate to culture and environment • Use of local resources	• Organizational links to both housing and context • Long-term commitment • Good design of agency structure	• Culturally appropriate	• **Plans linked to housing**
Implementation/ construction	• Flexible funding in a longer-term framework • Adequate performance monitoring • Reinforce leveraging and different sources for different functions	• Local skills development • Use of local skills	• **Remoteness considered** • Local resources	• Project management • Integration of local expertise	• Cultural time frames • Link to cultural mores	• Phased implementation • Skills development • **Issues of remoteness considered**
Post construction	• Adequate performance monitoring of rent collection etc. • Life-cycle funding sustainable in terms of operations and management, initially, and then capital funding • Continuing accountability • Long-term sustainability	• Adequate management • Continuing improvement	• Low maintenance • Life-cycle approach • Sustainable environmental and social impacts	• **Skills in management** • Ongoing training • Payments collectible • Continuing accountability and responsiveness	• Community ownership • Review in light of community values	• Community ownership • Continuing maintenance and management • Sustainable environmental and social impacts

management, low ownership, and even low rent collection from the public housing residents, as discussed in the previous segments. Community ownership, an element of best practice, is actually a deterrent to locating public housing units, because of liability and land title issues.

During the past four decades, the rise of neoliberalism has substantially changed the economic and political relationships of citizens, especially Indigenous peoples, states, and the market. Several scholars, such as Helvin (2006), Scott (2006), and Slowey (2008), have argued that a neoliberal economic ideology would support the political autonomy of Indigenous people, thereby enhancing their economic autonomy. This ideology is premised on the following two arguments:

- By reducing the state's responsibilities for social welfare, Indigenous individuals will take control of their social well-being.
- By introducing individual entrepreneurship and private property rights, and restricting the existing economic and institutional structures, Indigenous communities will have the opportunity to become active participants in market transactions, instead of relying on government assistance.

However, to the contrary, neoliberalism can be a destructive mechanism that heavily embraces market independence, deregulation, and privatization (Hale, 2002; MacDonald, 2009, 2011; Smith, 2007). As Slowey (2008) acknowledges, neoliberalism "could ultimately threaten the well-being of First Nations communities [in Canada] through its restructuring of market–state–First Nations relations" (p. xiv). Individuals who rely on government assistance would be especially and severely deprived if state welfare schemes are absent. As most First Nations communities have already been marginalized in many ways in most of Canada, withdrawing government assistance would further alienate them.

Neoliberalism also generally means more privatization of essential services. Canada's North has already seen a decrease in government funding for housing over the past two decades. In 1993, the federal government froze new spending on social housing and stopped its off-reserve, Indigenous-specific housing assistance. Further, it has been gradually fading out funding for public housing maintenance since 2004. With the exception of some locally funded projects, little, if any, new Indigenous-specific social housing has been built for nonreserve Indigenous households since 1993. The government's continued retreat from the housing sector, in particular, will further undermine the living conditions of First Nations people—a situation already aggravated by the absence of a private housing market in the North.

Despite some federal government investment in Northern housing in 2018, specifically targeting Indigenous communities, the investment is nowhere close to meeting these regions' needs. The NWTHC records indicate current CAD $15 millions funding from CMHC for public housing operation and amortization costs is on the decline and will end entirely in the next 20 years.

All in all, the NWTHC's approach to providing housing in the Tłı̨chǫ region mostly fails when evaluated against Minnery et al.'s (2000) best practice model. The federal government's neoliberal approach significantly exacerbates the housing crisis in the Tłı̨chǫ region.

Conclusion and Recommendations

This study aimed to investigate the factors leading to the housing and homelessness situation in the Tłı̨chǫ region, to analyze the efficacy of the housing policies, and to recommend potential solutions. It is abundantly clear that housing and homelessness in the Tłı̨chǫ region are in a critical state, especially in Behchokǫ̀, where it is a full-blown crisis. Homelessness is visible in Behchokǫ̀, where unsheltered homeless people constitute a large at-risk population in the community. Hidden homelessness seems more prevalent in the other three communities, where the homeless are provisionally accommodated by their friends or families.

The findings of the study are largely consistent with the existing literature, especially regarding economic inequality, substance abuse, and governance issues. Our findings,

however, successfully elicited connections and impacts on housing and homelessness, uncovering nuanced aspects of housing that have not previously been fully captured. As the preceding sections explain, numerous intertwined factors contribute to the current crisis situation: decades of colonialism, the government's of neoliberal approach to housing, the First Nations governance structure, and the unintended consequences of several housing policies, seismic sociocultural changes occurring within Indigenous communities, and the remote geography of the region. The study employed Minnery et al.'s (2000) best practice model to understand the efficacy of the housing policies. It determined that the approach to housing in the Tłįchǫ region fails to live up to the best practice model employed for Indigenous housing in remote geographies, exacerbated by increasing neoliberal tendencies. We put forward the following few recommendations, which suggest a set of responsibilities to be shouldered by two key stakeholders—NWTHC and TG.

NWT Housing Corporation

As discussed, the NWTHC is responsible for providing housing in the entire territory, which is a Herculean task in itself, given the vastness of the territory, the harsh climate, and the widely dispersed communities—many not connected by roads. The following few suggestions directed to the NWTHC propose ways this corporation can rethink its approach, philosophy, and program-specific ideas on a short- and a long-term basis.

Short Term

Adopt and expand a place-based policy approach—which includes geographically targeted policies or strategies, but with the intent and structure to help the disadvantaged residents of the various locales. A good example is NWTHC's recently implemented Behchokǫ̀ Housing Stability Program.

Closely monitor rental, homeownership, and homelessness policies and programs—to determine which work and which do not. One specific suggestion for the HELP program is to lift the income cap above CNIT; this could help to motivate those who are in higher income brackets and occupy public housing units to purchase a house.

Build a warming shelter and an emergency shelter in Behchokǫ̀ that operates 24/7—as the current piecemeal approach is not a good strategy. In the long run, a sobering center and permanent supportive housing are also needed. The Housing First Pilot needs to be expanded to include Behchokǫ̀.

Simplify apprenticeship and journeymen certification tests—and build capacity at the community level for general maintenance and repair of public housing units and private homes. Construction and carpentry skills are available within the community, as we witnessed in the cultural camp developed by the Wekweètì community. Simplifying the certification tests could harness the local talents and skills.

Long Term

Bring back the 1980s HAP program—This housing program seemed to still resonate with the study participants. The materials were provided by the government and the sweat equity was supplied by individual beneficiaries. Even if only a few take advantage of this program, it could nevertheless take some pressure off NWTHC to build new units.

Research and invest in new, innovative construction and flexible design approaches—to bring the cost of new units down. Tiny homes, modular construction, and energy-efficient approaches are a few ideas to explore. Flexible designs could help housing units be used for single- or multiple-occupancy purposes, based on the needs of the day.

The Tłıchǫ Government

The study participants sought a greater role for TG in the provision of housing. Specifically, they want TG to be their ardent advocate at intergovernmental discussions with federal and territorial governments, and to engage in social service and employment-generation programs and activities at the community level. The following few suggestions for TG are derived from the community's input in this study.

Short Term

Engage in social service, training, and employment programs—Tłıchǫ citizens urgently need to develop an understanding of basic home economics, such as how to run a household within one's financial means. So, financial literacy, parent education, and counseling services are the keys here, including taking over NWTHC-run STEP program. TG could also engage in providing employment opportunities to the homeless, even things as small as picking up garbage or serving food at various events.

Communicate with its citizens more effectively—especially about available employment opportunities and the NWTHC housing programs. Some good examples are TG's effective communications about the importance of paying for rent and catching up on past rent, the need to clear out any outstanding rental and tenant damage arrears, the value of enrolling in any available repayment plans, and the grounds for eviction from public housing.

Actively involve and engage local civil society organizations—such as the Rae-Edzo Friendship Centre, or other national or territorial organizations.

Long Term

Invest in today's youth—TG should engage in Indigenous, community-driven, and context-based solutions for the spiritual well-being of the youth. However, they must also provide or partner with relevant agencies to train them for wage economy jobs that are plentiful, like journeyman carpenter, heavy equipment operator, oil burner mechanic, electrician, and sewage truck driver. Many times, little locally available talent leads to these jobs being offered to people from outside the community.

Actively seek to partner with other government or nongovernmental agencies—which may have some tangible benefits for the Tłıchǫ residents. Arctic Energy Alliance's woodstove program is a good example of this.

Build resiliency and community capacity—as demonstrated by the construction of the cultural camp in Wekweètì and the community gardens in Gamètì.

Although these recommendations are specific to the Tłıchǫ region, several key messages apply to other self-governed First Nations communities across Canada facing similar housing issues:

- Look at housing through an interdisciplinary lens, rather than as just a physical structure to house people.
- Adopt a place-based policy approach.
- Engage and collaborate with local and national civil society organizations.
- Harness Indigenous skills and knowledge in various phases of housing provision.
- Offer social service, training, and employment programs and invest in Indigenous youth.

Notes

1. Canada's North refers to the political boundaries of three territories—Yukon, Northwest Territories, and Nunavut —as well as the northern regions, approximately 50° latitude and above, of the seven provinces of British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, Quebec, and Newfoundland and Labrador.
2. The Tłı̨chǫ Government is the result of the Tłı̨chǫ Land Claims and Self-Government Agreement, signed on August 25, 2003, by the Tłı̨chǫ representatives, the Government of the Northwest Territories, and the Government of Canada. Section 35 of Canada's Constitution Act, 1982, recognizes Indigenous self-government as an Indigenous right of First Nations, Inuit, and Métis. The Tłı̨chǫ Agreement is the first combined land claim and self-government agreement in the Northwest Territories and nationally is second only to Nunavut's comprehensive land claims agreement.
3. Following the guidelines provided in the Government of Canada's Tri-Council Policy Statement on Ethical Conduct for Research Involving Humans (2018), the participants' identities are kept anonymous. They were also informed of their right to voluntarily leave the study at any time before publication.
4. The category *unemployed* refers to people who, during the week prior to the survey in 2016, (a) were without work, had actively looked for work in the previous 4 weeks, and were available for work; (b) had been on temporary layoff and expected to return to their job; or (c) had definite arrangements to start a new job within the next 4 weeks.
5. Being in the labor force refers to people who, during the week prior to the survey in 2016, were either employed, unemployed, or looking for employment in the 4 weeks prior to the survey.
6. The eligibility age for income support is 19.
7. *Economic families* refers to people living in the same house who are related by blood, marriage, common law, or adoption.
8. The Friendship Centre's Behchokǫ Homelessness Needs Assessment Survey (2018) included more men than women participants. However, the City of Yellowknife's Point in Time Homeless Count (2018) had participation from slightly more women than men, as well as more children and youths than in their previous count.
9. As of 2019, the Behchokǫ Friendship Centre runs a four unit transition shelter through the NWTHC's Northern Pathways to Housing program.
10. A couch surfer is an individual who is homeless and finds couches in various homes to sleep on to survive.
11. The Sixties Scoop refers to Canadian government policies that allowed Indigenous children to be forcibly taken, or scooped up, from their families and communities for adoption or placement in non-Indigenous foster homes. This practice began in the late 1950s, but much of it occurred during the 1960s, and it continued into the 1980s.
12. Passed in 1876, the Indian Act defines how the Government of Canada interacts with First Nations bands and reserves and their members, how reserves and bands can operate, and who is recognized as Indian. Since its enactment, the act has been amended numerous times, most recently in 2013.
13. A few exceptions exist in Behchokǫ̀. We came across two individuals—one living in a public housing unit and the other in a private home—who open their doors to homeless people if and when they need shelter or want to get away from the cold.
14. Heavy drinking is defined as drinking five or more drinks at a time, per the NWT Community Survey (2014). The frequency of doing so, however, varies between less than once per month to once or more per week.
15. The average Canadian electricity price was 12.9¢ per kWh in 2017 (Canadian Energy Regulator, 2017), so the cost is almost triple in the NWT.
16. The community government in a Tłı̨chǫ community is a municipal corporation, like any other municipal government, with responsibilities for community planning, public works, and community improvements. Public utilities (such as water quality, water delivery, and sewage services), as well as emergency response planning and fire protection, recreation, and other services (such as bylaw enforcement) also fall under the community government's jurisdiction. In addition, it administers all lands within the community, and regulates land use and development through its Community Plan, zoning bylaws, leasing, and development permit processes. A Community Government Council consists of 10 members and is led by a chief, elected every 4 years.
17. Despite guaranteed hunting and trapping rights in Treaty 11 of 1921, the government did not fully respect the treaty obligations. Treaty 11 is the last of the numbered treaties, signed between First Nations and the Canadian government in 1921. It covers a large part of the present-day Yukon, Northwest Territories, and Nunavut.

Acknowledgment

Disclosure Statement

No potential conflict of interest was reported by the authors.

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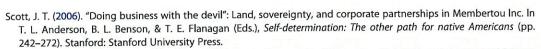
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